

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Carol Lynn Stelzer  
 Debtor

Case No. 18-11674-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Mar 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2018.

db  
 14072201 +Carol Lynn Stelzer, 102 Debbie Drive, Coatesville, PA 19320-1152  
 +Carolyn B. Welsh, Sheriff, Chester County Justice Center,  
 201 West Market Street, Suite 1201, West Chester, PA 19382-2947  
 14072204 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 14072209 +Parker McCay, PA, 9000 Midlantic Dr., Suite 300, Mount Laurel, NJ 08054-1539  
 14072210 Pennsylvania Department of Revenue, P.O. Box 280846, Bureau of Compliance,  
 Harrisburg, PA 17128-0846  
 14072212 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Suite 300,  
 Highlands Ranch, CO 80129-2386  
 14072216 +The Bank of New York Mellon, c/o SLS, LLC, 8742 Lucent Blvd., Suite 300,  
 Highland Ranch, CO 80129-2386  
 14080054 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 14072217 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: cdicicco@myphillybankruptcyllawyer.com Mar 29 2018 01:49:31

CHRISTIAN A. DICICCO, Law Offices of Christian A. DiCicco, 2008 Chestnut Street,  
 Philadelphia, PA 19103  
 tr +E-mail/Text: bncnotice@phl3trustee.com Mar 29 2018 01:51:12 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: bankruptcy@phila.gov Mar 29 2018 01:50:52 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2018 01:50:16  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 29 2018 01:50:32 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 29 2018 01:50:20 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14072198 +EDI: BANKAMER.COM Mar 29 2018 05:50:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 14072199 +EDI: BANKAMER.COM Mar 29 2018 05:50:00 Bank of America Home Loans, 400 National Way,  
 Simi Valley, CA 93065-6414  
 14072200 +EDI: CAPITALONE.COM Mar 29 2018 05:50:00 Cap1/levtz, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 14072202 +E-mail/Text: bankruptcy@cavps.com Mar 29 2018 01:50:29 Cavalry Portfolio Services,  
 500 Summit lake Dr., Suite 400, Valhalla, NY 10595-2322  
 14074319 +E-mail/Text: bankruptcy@cavps.com Mar 29 2018 01:50:29 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 14072203 +E-mail/Text: bankruptcycollections@citadelbanking.com Mar 29 2018 01:50:59  
 Citadel Federal Cred U, Attn: Collections/Bankruptcy, 520 Eagleview Blvd,  
 Exton, PA 19341-1119  
 14072205 +EDI: WFNNB.COM Mar 29 2018 05:49:00 Comenity Bank/Peebles, Po Box 182125,  
 Columbus, OH 43218-2125  
 14072206 EDI: WFNNB.COM Mar 29 2018 05:49:00 Comenity Bank/Victoria Secret, Po Box 18215,  
 Columbus, OH 43218  
 14072207 +EDI: IRS.COM Mar 29 2018 05:50:00 Internal Revenue Service, Room 5200 IE:T3:1,  
 600 Arch Street, Philadelphia, PA 19106-1611  
 14072208 +EDI: PHINGENESIS Mar 29 2018 05:50:00 Mabt - Genesis Retail, Bankcard Services,  
 Po Box 4477, Beaverton, OR 97076-4401  
 14072211 EDI: PRA.COM Mar 29 2018 05:48:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541  
 14072214 +EDI: RMSC.COM Mar 29 2018 05:50:00 Synchrony Bank/ JC Penneys, Po Box 965007,  
 Orlando, FL 32896-5007  
 14072215 +EDI: RMSC.COM Mar 29 2018 05:50:00 Synchrony Bank/ Old Navy, Po Box 965064,  
 Orlando, FL 32896-5064  
 14072218 +EDI: WFFC.COM Mar 29 2018 05:49:00 Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438,  
 Des Moines, IA 50306-0438

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14072213 Spouse's Car

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: dlw  
Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2018 at the address(es) listed below:

CHRISTIAN A. DICICCO on behalf of Debtor Carol Lynn Stelzer  
cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com;r57075@notify.bestcase.com  
KEVIN G. MCDONALD on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series  
2007-10 KMcDonald@blankrome.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1	<b>Carol Lynn Stelzer</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>18-11674-amc</b>		
	Social Security number or ITIN	<b>xxx-xx-2272</b>	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	<b>13 3/12/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Carol Lynn Stelzer	
<b>2. All other names used in the last 8 years</b>	aka Carol Lynn Cominsky, pka Carol Lynn Kaminsky	
<b>3. Address</b>	102 Debbie Drive Coatesville, PA 19320	
<b>4. Debtor's attorney</b> Name and address	CHRISTIAN A. DICICCO Law Offices of Christian A. DiCicco 2008 Chestnut Street Philadelphia, PA 19103	Contact phone 215 – 564 – 6812 Email: <a href="mailto:cdicicco@myphillybankruptcylawyer.com">cdicicco@myphillybankruptcylawyer.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 3/28/18

**For more information, see page 2**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.